

2026 health care premiums

Medical (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
UMR-UHC Enhanced PPO Plan	\$116.41	\$326.02	\$241.10	\$413.71
UMR-UHC HSA Plan	\$64.68	\$215.63	\$149.94	\$287.82
UMR-UHC Value PPO Plan	\$45.96	\$151.92	\$108.62	\$222.02
Kaiser Enhanced Plan ²	\$91.34	\$260.35	\$191.70	\$386.46
Kaiser HSA Plan ²	\$54.66	\$165.84	\$117.78	\$230.84
Kaiser Value Plan ²	\$42.74	\$133.47	\$95.71	\$194.48

1. Domestic partner 2. You must live in a Kaiser Permanente service area in CA, CO, DC, GA, MD, OR, VA or WA to enroll.

Spouse/domestic partner surcharge

A \$50 surcharge is added to your medical contribution each pay period if you cover a spouse or domestic partner on a Petco medical plan and they are eligible for medical coverage outside of Petco's plan (other than through Medicare or Medicaid).

Nicotine surcharge

A \$15 surcharge per pay period is added if you and/or your covered dependent use nicotine and are not participating in a tobacco-cessation program (max surcharge of \$30 per pay period).

Dental (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
Enhanced Dental Plan	\$16.20	\$32.41	\$35.64	\$51.85
Standard Dental Plan	\$12.73	\$25.46	\$28.49	\$40.01
Delta Dental HMO	\$7.68	\$14.07	\$15.35	\$20.47

1. Domestic partner

Vision (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
Enhanced Vision	\$3.33	\$6.64	\$7.06	\$11.30
Core Vision	\$2.11	\$4.19	\$4.47	\$7.14

1. Domestic partner

Legally required notices disclosure

Each year, Petco (or our insurance carriers) is required to provide legal notices and disclosures to participants in the benefit plans, including the Medicare Part D Notice of Credible Coverage. This notice along with other annual legal notices are in the 2026 Petco Compliance Notices Booklet on [MyPetcoBenefits.com](https://www.petco.com/benefits). Click "Documents" at the top right of the website, then find Legal Notices in the left column.

To request a printed copy of the 2026 Petco Compliance Notices Booklet at no cost, email benefits@petco.com.